



S/N: 09/598,777

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GROUP 3600

Atty Dkt No. 00-022-MIS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

STEVEN H. McCOWN ET AL.

Group Art Unit: 2766

Serial No.: 09/598,777

Examiner: Not Assigned

Filed: June 16, 2000

For: METHOD AND SYSTEM FOR SECURE CREDIT CARD
TRANSACTIONS

Attorney Docket No.: 00-022-MIS

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Technology Center 2100

**INFORMATION DISCLOSURE STATEMENT AND
CERTIFICATION UNDER 37 C.F.R. § 1.97(e)(1)**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the references listed and identified on the attached Form PTO/SB08A are being submitted herewith for consideration by the Examiner. The undersigned certifies that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart application not more than three months prior to the filing of this Statement, i.e., September 2, 2002.

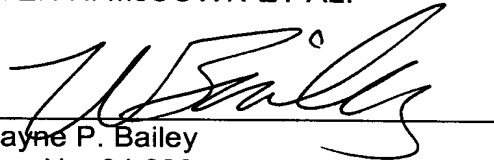
While this Statement is being filed in compliance with the duty of

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8		
I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on:		
9/9/02	Stephanie Klepp	-1-
Date of Deposit	Name of Person Signing	Signature

disclosure, citation of the attached references is not to be construed as an admission that any of the references are "material" as defined under 37 C.F.R. § 1.56(b).

A copy of each reference listed on the attached Form PTO/SB08A is included herewith. Consideration and entry into the record of these references is respectfully requested.

Respectfully submitted,
STEVEN H. McCOWN ET AL.

By: 
Wayne P. Bailey
Reg. No. 34,289
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Date: September 9, 2002

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Complete if Known

Application Number	09/598,777
Filing Date	June 16, 2000
First Named Inventor	Steven H. McCown et al.
Group Art Unit	2766
Examiner Name	Not Assigned
Attorney Docket Number	00-022-MIS

(use as many sheets as necessary)

Sheet	1	of	1
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Attorney Docket Number	00-022-MIS
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols, as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.